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Helping Organizations Retain Their Most Valuable Asset

FOR YOUR INFORMATION

Tips to Help You Save Money

Here are some money saving ideas:

- Pay yourself every week. This might seem silly but don't underestimate the power of saving \$25 to \$50 per week.

- Don't shop. This tip can save you hundreds or even thousands of dollars a year. Before you buy anything, ask yourself this question: Do I really need this item or do I just want it? Chances are you just want it, but you can do just as well without it.

- Use only your bank's ATMs. This might not seem like such a big deal, but if you use your ATM card regularly, monthly charges can be significant.

- Track your spending. Log your spending habits for one week. This should give you a good picture of what is happening to your money.

- Lower your credit card balances. If you have credit card debt, work on reducing it as quickly as possible.

- Use your debit card rather than credit card.

- Avoid getting too many credit cards. More than three is probably too many.

- Keep an eye on your credit report and if there's a problem take care of it right away.

Once you have tried these money saving ideas, review what is working and what is not. Revise your plan to work more efficiently for you. Then, retry some of the techniques and see if you can get them to work better the second time around.



Source: www.savingssecrets.com

How To Resolve Conflicts

Even in the best situations, conflicts in our relationships, family life, or at work are inevitable. Unfortunately, the unskilled and negative ways we typically respond to conflict often cause even more stress, erode our relationships, create resentment within families and lessen our personal or professional effectiveness. However, most conflicts are caused by misunderstandings that result from poor communication skills or develop when different personalities or behaviors collide. By improving your communication and problem solving skills, you can learn how to create effective solutions out of stressful situations.

Improving your communication skills

Effective communication is vital to solving conflicts and begins with genuinely attempting to understand the other person's point of view or feelings. Sometimes when we're tired, angry or frustrated, we don't hear what the other person is trying to tell us. In order to really listen and understand the other person's feelings and needs, you should:

Listen...don't talk: Give the other person a chance to get his/her own ideas and opinions across. Listen for understanding, rather than spending the time preparing your next remark.

Ask questions: Guard against assuming that you know what the person meant or felt by asking questions to assure your understanding. Ask questions that result in a more informative answer than "yes" or "no."

Keep an open mind: Don't just listen for statements that back up your own opinions and support your beliefs. Be willing to listen to someone else's point of view and ideas.

Don't jump to conclusions: Don't assume you have the gist of the conversation or think you already know what the speaker's going to say next. If you don't listen, you may miss the real point the speaker is trying to get across.

Provide feedback: Make eye contact with the speaker. Nod your head when you understand a specific point or provide other feedback that shows



you are really listening.

Summarize: When the person finishes speaking, repeat what the speaker has said - in your own words - to confirm with the speaker that you understand. Summarize points of agreement or disagreement.

Conflict management styles

Although we all deal with conflict differently, there are five primary ways people respond to conflict:

Avoidance: People who hate confrontations which might result in the other persons anger, sarcasm, rejection, and so on, withdraw from the situation rather than face up to it. They are usually sensitive to their own and others feelings, and don't want to be hurt themselves or hurt others.

Accommodating: These people suppress their own needs, opinions, and feelings, sacrificing their own interests and needs in order to solve the conflict. Their attitude is "anything for a quiet life" or "peace at any price."

Win/Lose: At the other end of the spectrum are those

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who see conflict as a competition in which there has to be a winner and a loser. Their attitude is "win at any cost." They force their interests and ideas onto the other person, often through violence, bribery or punishment. The outcome is usually a battle in which relationships suffer.

Compromising: Both sides meet "halfway" in order to reach an agreement. In some cases, it is the best solution possible; but with both sides giving up something in order to reach an agreement, often the best solution is not achieved. Oftentimes, both parties feel cheated and dissatisfied with the outcome.

Problem Solving: If it can be achieved, the ideal solution is one where both parties emerge as "winners." By defining both party's needs, then trying to equitably meet those needs while supporting and respecting both people's values, a win/win solution can often be achieved. Relationships are maintained and often enhanced.

A Caregiver Needs Care Too

You, the caregiver, are incredibly important. The welfare of another person depends on you. If you are not in good health, that other person also may suffer. So, if you've taken on the role of a caregiver, you've also accepted a special responsibility to take care of yourself. That means taking care of your self physically, emotionally, mentally, spiritually, and financially.

PHYSICAL HEALTH

Physical health is a key caregiver concern. Adequate rest every night is imperative. Not possible? Then try to work in naps or break periods during the day. Beyond daily rest, most likely you will also need an occasional "major" rest. That means planning a period of respite such as a long weekend or a week of vacation.

Also important is physical exercise. Regular exercise, for instance, will strengthen you for the rigors of helping someone whose mobility is limited. It will also help you rest better.

A well-balanced diet is, of course, also linked to overall physical health. Though you may not always feel like eating, do so anyway. A proper diet can help establish the cycle of good health.

EMOTIONAL AND MENTAL HEALTH

Emotional health is closely linked with other forms of health, but its importance is often overlooked. Almost every caregiver needs to talk about emotions stirred up by the job of caring for a frail, elderly or handicapped person.

You may feel anger, guilt, impatience, helplessness, love and dislike, all at the same time. You may label these feelings as "good" or "bad"; but regardless of which label you give them, recognize that all these feelings are normal. Accept them. Don't waste effort trying to talk yourself out of having a certain feeling. Feelings are there, so put your efforts into dealing with them. Realize that your situation is not unique. Many other people are caregivers also, and have these same feelings.

It may help to have a close friend or confidant whom you can call. In some areas there also may be a caregiver support groups - even finding another caregiver to talk to occasionally may help. Social workers, clergy or counselors may also be able to help you talk about your situation and feelings.

Mental alertness is vital to a caregiver. You need to be alert and able to detect small changes

in the care receiver's health. Remember, you are the major contact between medical professionals and your care receiver.

Keeping up with current events and local news can broaden your sights beyond your own home situation. Reading, music and other mental "exercise" also will provide welcome diversions. A daily conversation with at least one non-family person can help, but keep it to topics other than the illness or disability you face every day.

Objectivity about your situation is important. We often have to admit that impaired people's behavior or moods baffle us. They often feel confusing emotions themselves. It may appear that they are intentionally being difficult, acting helpless or refusing to communicate. Accurate information about their situation from your doctor will help you see which behaviors are within their control and which are not.

Your responsibilities may seem unending and with little reward or purpose. Step back and try to be objective. Contact others who can help you think about it clearly. You might talk with a friend, relative, social worker or clergy who see things differently.

SPIRITUAL SUPPORT

Spiritual health goes by many names, but basically the term refers to the peace and strength we carry within us. Much of what supports physical, mental and emotional health also maintains spiritual strength.

You might add a regular quiet time to your day to help you collect your thoughts and strengthen yourself. Relaxation exercises or meditation techniques work for some people. Others find rejuvenation in more natural settings, such as a park or woods, or use inspirational readings or calming music. Whatever technique, remember that you are seeking to be at peace with yourself.

FINANCIAL HEALTH

Caring for an ill or disabled person can be costly for you. You should seriously consider the financial consequences for you, your plans, your family and future. You may want to consult with financial or legal advisors even before deciding to provide care. Look for professionals with experience in elderly and handicapped issues.

The problem solving approach

In most cases, the problem solving approach is the best way to resolve conflicts successfully. Follow these guidelines:

1. Acknowledge the problem- Decide to discuss the problem or conflict. Determine your own conflict resolution style. Schedule a meeting.

2. Discuss the problem- Decide what questions to ask. Be prepared to listen. Do you know what your point of view is? Do you understand the other person's point of view?

3. Agree on a solution- Come up with as many ideas as possible and discuss each alternative. Review the ideas together with both people's interests and needs in mind. Decide on a mutually acceptable solution. Decide how to implement the solution.

4. Monitor results- Decide how you will verify that the solution is implemented. Ensure the conflict has been resolved to everyone's satisfaction. Determine if anything else needs to be done.

By using a problem solving approach to conflicts, you are more likely to find solutions that are agreeable and fair to everyone involved. At the same time, you will be dealing with conflict in a positive and healthy way, encouraging open communication and problem solving and strengthening personal and professional relationships.

HMS is here to help

If you need help solving a difficult personal, family or work-related issue, contact Human Management Services (HMS) for confidential counseling, referrals, or information. A professional HMS counselor can help you assess your situation and help you gain the knowledge and skills needed to help you improve or solve the problem. Why not call an HMS counselor today? We're here to help.

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